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Estimated Liabilities

\$0 to

\$10 million

\$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001

\$1 million

to \$50 million \$100 million

\$50,000,001 to \$100,000,001

to \$500 million to \$1 billion

\$500,000,001 More than

Case 10-00257 Filed 01/05/10 Entered 01/05/10 22:27:47 Desc Main Doc 1 **B1** (Official Form 1) (1/08) Document Page 1 of 33 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Mayfield-Henderson, Tasha All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 8994 EIN (if more than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 410 Marengo Avenue Apartment 1S Forest Park, IL ZIPCODE 60130-3121 ZIPCODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Type of Debtor Chapter of Bankruptcy Code Under Which **Nature of Business** (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) Chapter 7 Chapter 15 Petition for Health Care Business ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Chapter 13 Partnership Recognition of a Foreign Commodity Broker Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank **Nature of Debts** Other (Check one box.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) **Chapter 11 Debtors** Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. 🗹 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors  $\checkmark$ 200-999 5,001-25.001-50.001-1-49 100-199 1.000-10,001-Over 100,000 5,000 10,000 25,000 50,000 100,000 Estimated Assets  $\checkmark$ \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000,001 to \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million to \$50 million \$100 million to \$500 million to \$1 billion \$1 billion

Where Filed: <b>None</b>		
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are p. I, the attorney for the petitioner that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available un	if debtor is an individual rimarily consumer debts.)  named in the foregoing petition, declar ner that [he or she] may proceed unde the 11, United States Code, and have der each such chapter. I further certified he notice required by § 342(b) of the
	X /s/ Timothy K. Liou	1/05/10
	Signature of Attorney for Debtor(s)	Date
Exhi  (To be completed by every individual debtor. If a joint petition is filed, exi  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ach spouse must complete and atta de a part of this petition.	ach a separate Exhibit D.)
		uis District for 180 days immediately
☐ There is a bankruptcy case concerning debtor's affiliate, general p	partner, or partnership pending in	this District.
☐ Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States I in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app  Landlord has a judgment against the debtor for possession of deb	licable boxes.)	
(Name of landlord or lesso	or that obtained judgment)	
(Address of lan	dlord or lessor)	

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Case 10-00257 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

**Voluntary Petition** 

Location

Doc 1

Filed 01/05/10

Document

Entered 01/05/10 22:27:47

Page 2 of 33

Name of Debtor(s):

Case Number:

Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)

Mayfield-Henderson, Tasha

Desc Main

Date Filed:

Page 2

### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Mayfield-Henderson, Tasha

# Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Tasha Mayfield-Henderson

Tasha Mayfield-Henderson Signature of Debtor

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 5, 2010

Х

### Signature of Attorney\*



Signature of Attorney for Debtor(s)

Timothy K. Liou 06229724 Law Office Of Timothy K. Liou Suite 361, 575 West Madison Street Chicago, IL 60661-2614 (312) 474-7000

### January 5, 2010

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual Printed Name of Authorized Individual

Date

Title of Authorized Individual

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of F	oreign Representa	ative	
Ü	0 1		

### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

# Case 10-00257 Doc 1 Filed 01/05/10 Entered 01/05/10 22:27:47 Desc Main Document Page 4 of 33 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No
Mayfield-Henderson, Tasha		Chapter 7
	Debtor(s)	•
	VERIFICATION OF CR	EDITOR MATRIX
		Number of Creditors13
The above-named Debtor(s) he	ereby verifies that the list of creditor	ors is true and correct to the best of my (our) knowledge.
Date: <b>January 5, 2010</b>	/s/ Tasha Mayfield-Hende	rson
	Debtor	

# Case 10-00257 Doc 1

Filed 01/05/10

Filed 01/05/10 Entered 01/05/10 22:27:47 Desc Main Document Page 5 of 33 United States Bankruptcy Court Northern District of Illinois

IN	RE:		Case No.
Ma	ayfield-Henderson, Tasha		Chapter 7
	Debtor(s)		
	DISCLOSURE OF C	OMPENSATION OF ATTORNEY	FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 one year before the filing of the petition in bankruptcy, or of or in connection with the bankruptcy case is as follows:	agreed to be paid to me, for services rendered or to b	
	For legal services, I have agreed to accept		\$\$1,895.00
	Prior to the filing of this statement I have received		\$\$,
	Balance Due		\$ <b>0.00</b>
2.	The source of the compensation paid to me was:	btor Other (specify):	
3.	The source of compensation to be paid to me is:	btor Other (specify):	
4.	I have not agreed to share the above-disclosed compe	ensation with any other person unless they are membe	rs and associates of my law firm.
	I have agreed to share the above-disclosed compensatiogether with a list of the names of the people sharing		or associates of my law firm. A copy of the agreement,
5.	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspects of the bankruptcy case,	, including:
	b. Preparation and filing of any petition, schedules, stat	ors and confirmation hearing, and any adjourned heari	•
6.	By agreement with the debtor(s), the above disclosed fee Representation pursuant to Sec. 523 shall		
		CERTIFICATION	
	certify that the foregoing is a complete statement of any agreeneeding.		entation of the debtor(s) in this bankruptcy
	January 5, 2010	/s/ Timothy K. Liou	
	Date	Timothy K. Liou 06229724 Law Office Of Timothy K. Liou Suite 361, 575 West Madison Street Chicago, IL 60661-2614 (312) 474-7000	

# ADVANCE PAYMENT RETAINER ATTORNEY FEE AGREEMENT

Attorney is authorized to file a Chapter 7 petition on Client's behalf and Client agrees to pay Attorney the sum of \$1,895.00 as payment in full for all contemplated legal services to be rendered. Client further agrees to pay \$299.00 court costs by money order or cashier's check directly to "Clerk of Bankruptcy Court" before Attorney's filing of the petition. Client has been informed that this advance payment retainer agreement has been created to benefit Client because of potential claims of Client's creditors. Client further understands that client has a choice between types of retainer agreements. The contemplated legal services to be rendered are: determination of eligibility to file, preparation of a budget, consideration of Chapter 7 as a solution as opposed to Chapter 13, evaluating advantages and disadvantages of both Chapter 13 and Chapter 7, determining availability of regular income and the amount of disposable income, evaluating any non-dischargeable Chapter 7 debts and potential good-faith or other issues that may be raised by the Chapter 7 trustee, court, or creditors, preparation of schedules, review with Client prior to signing of prepared documents, telephone calls to Client for more complete information as is needed, and filing the petition with the Clerk of the Bankruptcy Court. Attorney will, prior to the first meeting of creditors, prepare Client for the meeting, and represent Client before the Chapter 7 trustee. Attorney's fees are competitive and comparable to charges made by attorneys on non-bankruptcy matters. This agreement is retroactive to cover all legal services described above that may have been provided before its signing, including, but not limited to, telephone conference(s), drafting solicitation letter(s) informing of bankruptcy as a legal option, etc. Legal services not contemplated by the fees charged are: continued creditor's meetings caused by Client's failure to appear or to produce documentation requested by the trustee or any creditor, contested objections to discharge requiring a court hearing, contested hearing on objections to claims, adequate protection, hearing on any adversary matter, extended litigation, filing memorandums of law or briefs, proceedings filed for turnover orders, amendments to add additional creditors, conversion to Chapter 13, application to incur additional credit or application to buy or sell real estate. Attorney, upon Client's request, will appear on Client's behalf on any matter that affects Client's Chapter 7 case including any services not originally contemplated in this fee agreement. If so, Client will compensate Attorney for any additional services. Client retains no legal or equitable interest in the retainer and understands that fees paid under this agreement are for Attorney to be available to provide specific legal services when needed prior to and/or after filing the petition. Funds paid to Attorney prior to discharge are non-refundable to the extent earned and will be treated as income to the extent earned upon receipt, computed at Attorney's standard hourly rate of \$295.00. Client shall pay all fees and costs prior to Attorney filing the Chapter 7 petition with the Clerk of the Bankruptcy Court. Client agrees to pay \$65.00 to Attorney for processing each NSF check presented by Client to Attorney for payment of attorney fees. Client understands and agrees that Attorney's fees are payable whether the court dismisses the case or if Client directs Attorney not to file this case. Any balance due Attorney which is overdue 30 days or more shall bear late charges at 1.5% per month from the date shown hereon, together with reasonable Attorneys fees and court costs. If such late charges are disallowed by a court of competent jurisdiction, then said balance shall bear interest at the maximum rate allowed by law pursuant to 815 ILCS 205/4, together with reasonable Attorneys fees and court costs. Client acknowledges receiving a copy of this agreement.

ATTORNEY

CLIENT

CLIENT

DATE

DATE

Case 10-00257 Doc 1 Filed 01/05/10 Entered 01/05/10 22:27:47 Desc Main \_\_\_\_ Document Page 7 of 33

Mayfield-Henderson, Tasha 410 Marengo Avenue Apartment 1S Forest Park, IL 60130-3121 Document JP Morgan Chase 100 East Broad Street Columbus, OH 43125

Law Office Of Timothy K. Liou Suite 361, 575 West Madison Street Chicago, IL 60661-2614 National Recovery Agency Box 67015 Harrisburg, PA 17106-7015

Action Card Box 99 Newark, NJ 07101-0099 Sallie Mae Box 9500 Wilkes Barre, PA 18773-9500

American General Financial Services 6025 W Cermak Rd Cicero, IL 60804-2018 US Cellular Box 7835 Madison, WI 53707-7835

Applied Bank Bank Card Center Box 11170 Wilmington, DE 19850-1170

Wells Fargo 15864 La Grange Road, D-1F Orland Park, IL 60462

Capital One Auto Finance 3905 Dallas Parkway Plano, TX 75093

Card Processing Center Box 9204 Old Bethpage, NY 11804

CCA Box 806 Norwell, MA 02061

Citifinancial Box 6931 The Lakes, NV 88901-6931

HSBC Card Services Payment Center Box 17602 Baltimore, MD 21297-1602

Case 10-00257 B1D (Official Form 1, Exhibit D) (12/09)

Filed 01/05/10 Doc 1

Entered 01/05/10 22:27:47

Desc Main

Document

Page 8 of 33

United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Mayfield-Henderson, Tasha	Chapter 7
Debtor(s)	
EXHIBIT D - INDIVIDUAL	DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT CO	DUNSELING REQUIREMENT
Warning: You must be able to check truthfully one of	f the five statements regarding credit counseling listed below. If you cannot
	nd the court can dismiss any case you do file. If that happens, you will lose the able to resume collection activities against you. If your case is dismissed

and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Tasha Mayfield-Henderson
	-

Date: **January 5, 2010** 

93-2009 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

### UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

B201A (Form 201A) (12/09)

Page 2

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

 $_{\rm B201B~(Form~2}\mbox{Gase,10-00257}$ Doc 1 Filed 01/05/10 Entered 01/05/10 22:27:47

Desc Main

Document United States	Page 11 of 33 Bankruptcy Court
Northern D	istrict of Illinois

IN RE:	Case No
Mayfield-Henderson, Tasha	Chapter 7
Debtor(s)	* -

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE					
Certificate of [Non-Attorney] Bankruptcy Petition Preparer					
I, the [non-attorney] bankruptcy petition preparer signing the debt notice, as required by § 342(b) of the Bankruptcy Code.	or's petition, hereby certify that I delivered to th	e debtor the attached			
Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number petition preparer is not the Social Security number principal, responsible	t an individual, state mber of the officer, person, or partner of			
X Signature of Bankruptcy Petition Preparer of officer, principal, repartner whose Social Security number is provided above.	the bankruptcy petition (Required by 11 U.S.C				
Certificate	of the Debtor				
I (We), the debtor(s), affirm that I (we) have received and read the	e attached notice, as required by § 342(b) of the	Bankruptcy Code.			
Mayfield-Henderson, Tasha	X /s/ Tasha Mayfield-Henderson	1/05/2010			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date			
Case No. (if known)	_ X				
	Signature of Joint Debtor (if any)	Date			

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

 $_{B6\;Summary\;(\mbox{Case},\mbox{10-00257},\mbox{002})}$  Doc 1

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Document United States Page 12 of 33 ankruptcy Court

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Nor	thern D	istri	ct of 1	Illin	ois

IN RE:	Case No
Mayfield-Henderson, Tasha	Chapter 7
Debtor(s)	•

# SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 15,403.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 15,900.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 80,464.75	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 3,326.19
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,338.00
	TOTAL	14	\$ 15,403.00	\$ 96,364.75	

Form 6 - Statistical Summary (1207)7

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United States	Bankruptcy Court
Northern D	istrict of Illinois

IN RE:	Case No
Mayfield-Henderson, Tasha	Chapter 7
Debtor(s)	• •

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 54,000.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 54,000.00

# State the following:

Average Income (from Schedule I, Line 16)	\$ 3,326.19
Average Expenses (from Schedule J, Line 18)	\$ 3,338.00
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 4,485.00

### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,325.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 80,464.75
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 81,789.75

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(If known)

IN RE Mayfield-Henderson, Tasha

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Debtor(s)

Case No.

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

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Doc 1

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Case No. \_

IN RE Mayfield-Henderson, Tasha

Debtor(s)

(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Х			
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account held by Chase		128.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			_
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous depreciated household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life insurance held by employer, no cash value		0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			

Doc 1 Filed 01/05/10 Document

Page 16 of 33

Entered 01/05/10 22:27:47 Desc Main

IN RE Mayfield-Henderson, Tasha

Case No. \_

Debtor(s)

(If known)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Chevrolet Impala w/ 40k miles, good condition		14,575.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	Х			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			

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Debtor(s)

IN RE Mayfield-Henderson, Tasha

ument Page 17 of 33

Case No. \_\_\_\_\_

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

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TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25 04 1 2 2	X		HU	
35. Other personal property of any kind not already listed. Itemize.	^			
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(If known)

IN RE Mayfield-Henderson, Tasha

Debtor(s)

Case No. \_\_\_

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Checking account held by Chase	735 ILCS 5/12-1001(b)	128.00	128.00
Miscellaneous depreciated household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
Term life insurance held by employer, no cash value	735 ILCS 5/12-1001(f)	100%	0.00
2008 Chevrolet Impala w/ 40k miles, good condition	735 ILCS 5/12-1001(c)	2,400.00	14,575.00

Doc 1 Filed 01/05/10 Document

Entered 01/05/10 22:27:47 Page 19 of 33

Case No.

IN RE Mayfield-Henderson, Tasha

Debtor(s)

(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 8994			Title to 2008 Chevrolet Impala;				15,900.00	1,325.00
Capital One Auto Finance 3905 Dallas Parkway Plano, TX 75093			contractual monthly payment was \$439.00					
			VALUE \$ 14,575.00	1				
ACCOUNT NO.								
			VALUE \$	_				
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.			VALUE \$					
<b>0</b> continuation sheets attached	•		(Total of th	Sub			\$ 15,900.00	\$ 1,325.00
communion succes attached			(Total of the Cuse only on la	,	Γot	al	\$ 15,900.00	

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Filed 01/05/10 Document

Entered 01/05/10 22:27:47 Page 20 of 33 Desc Main

IN RE Mayfield-Henderson, Tasha

Debtor(s)

Doc 1

Case No. \_\_\_\_\_

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
<b>V</b>	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	<b>Domestic Support Obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	<b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	<b>0</b> continuation sheets attached

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Filed 01/05/10 Document Entered 01/05/10 22:27:47 Page 21 of 33 Desc Main

IN RE Mayfield-Henderson, Tasha

Debtor(s)

Case No. \_\_\_\_\_(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1981			Charge			T	
Action Card Box 99 Newark, NJ 07101-0099	•						531.22
ACCOUNT NO. <b>28556738</b>			Collection			T	
American General Financial Services 6025 W Cermak Rd Cicero, IL 60804-2018							163.26
ACCOUNT NO. <b>4227-0973-6056-7601</b>			Charge		7	寸	
Applied Bank Bank Card Center Box 11170 Wilmington, DE 19850-1170							1,771.21
ACCOUNT NO. <b>5770914920386051</b>			Charge			T	
Card Processing Center Box 9204 Old Bethpage, NY 11804							1,231.22
2 continuation sheets attached			(Total of th	Subt is pa			\$ 3,696.91
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	T also atist	otalo or tica	ıl n	\$

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Doc 1 Filed 01/05/10 Entered 01/05/10 22:27:47 Page 22 of 33

Desc Main

IN RE Mayfield-Henderson, Tasha

Debtor(s)

\_ Case No. \_ (If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>15-9511098</b>			Collection	$\vdash$		Н	
CCA Box 806 Norwell, MA 02061							25 44
ACCOUNT NO. 6032590325115599			Charge	+		Н	35.41
Citifinancial Box 6931 The Lakes, NV 88901-6931			onarge				3,962.78
ACCOUNT NO. <b>5016210100413638</b>			Charge	+		Н	3,302.70
HSBC Card Services Payment Center Box 17602 Baltimore, MD 21297-1602							1,208.25
ACCOUNT NO. <b>064345505</b>			Personal loan	$\vdash$			1,200.23
JP Morgan Chase 100 East Broad Street Columbus, OH 43125							17,361.60
ACCOUNT NO. <b>08819869069</b>			Collection	+		Н	17,301.00
National Recovery Agency Box 67015 Harrisburg, PA 17106-7015							63 90
ACCOUNT NO. 8994			Student loan	$\vdash$			63.90
Sallie Mae Box 9500 Wilkes Barre, PA 18773-9500							14,000.00
ACCOUNT NO. 960503102	$\vdash$		Phone service	+		Н	17,000.00
US Cellular Box 7835 Madison, WI 53707-7835							
1.0.2						Ц	135.90
Sheet no1 of2 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Report	]	age Fota	e) al	\$ 36,767.84
			the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	tatis	tica	al	\$

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Filed 01/05/10 Document

Entered 01/05/10 22:27:47 Page 23 of 33

Desc Main

IN RE Mayfield-Henderson, Tasha

Debtor(s)

Case No. \_\_\_\_\_(If known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			continuation sheety		_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 8994			Student loan	$\vdash$		Н	
Wells Fargo 15864 La Grange Road, D-1F Orland Park, IL 60462			Student loan				40,000.00
ACCOUNT NO.				H		Н	•
TRECOUNT NO.							
ACCOUNT NO.						П	
ACCOUNT NO.				F		Н	
ACCOUNT NO.							
ACCOUNT NO.				H		Н	
ACCOUNT NO.							
ACCOUNT NO.						П	
Sheet no. <b>2</b> of <b>2</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub			\$ 40,000.00
Schedule of Cleditors Flording Offsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	T t als tatis	Tota o o tica	al n al	\$ 80,464.75

R6G (Official Case) 10,00257	Doc 1	Filed 01/05/10	Entered 01/05/10 22:27:47
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IN RE Mayfield-Henderson, Tasha

ment Page 24 of 33

Case No.

Debtor(s)

(If known)

Desc Main

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

LING ADDRESS, INCLUDING ZIP CODE ARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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Filed 01/05/10 Document Entered 01/05/10 22:27:47 Page 25 of 33

Desc Main

(If known)

IN RE Mayfield-Henderson, Tasha

Debtor(s) Case No. \_

**SCHEDULE H - CODEBTORS** 

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Doc 1 Filed 01/05/10 Document

Entered 01/05/10 22:27:47 Page 26 of 33

IN RE Mayfield-Henderson, Tasha

Debtor(s)

Case No. (If known)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	1	DEPENDENTS O	F DEBTOR ANI	SPOU	JSE		
Divorced		RELATIONSHIP(S): Daughter				AGE(S): <b>2</b>	
EMPLOYMENT:		DEBTOR			SPOUSE		
Occupation	Events Servi	ces Manager					
Name of Employer	Compusytem	_					
How long employed	2 years and 6						
Address of Employer	2805 South 2						
. ,	Broadview, II	L 60153-4531					
INCOME: (Estima	ate of average o	or projected monthly income at time case filed)			DEBTOR		SPOUSE
	_	alary, and commissions (prorate if not paid mor	nthly)	\$	4,485.00		BI OCBL
2. Estimated month		and commissions (protate it not paid mor	idily)	\$ —	+,+03.00	\$ ——	
3. SUBTOTAL	ny overtime			<u>\$</u>	4,485.00	<u> </u>	
4. LESS PAYROL	I DEDITCTION	NS		Ψ —	.,	<u>Ψ</u>	
a. Payroll taxes a				\$	1,005.54	\$	
b. Insurance	na sociai secui	ity		\$ —			
c. Union dues				\$ —	100.27		
d. Other (specify)	)			\$ —		\$	
a. other (speen)	/			\$ —		\$	
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		<u> </u>	1,158.81	<u>\$</u>	
6. TOTAL NET M				\$	3,326.19		
		of business or profession or farm (attach detail	ed statement)	\$		\$	
8. Income from rea				\$		\$	
9. Interest and divid			•	\$		\$	
		ort payments payable to the debtor for the debt	or's use or	Φ.		Φ	
that of dependents				<b>&gt;</b>		\$	
11. Social Security				ф		¢.	
(Specify)				· • —		<b>\$</b>	
12. Pension or retir	ramant in aama			ф —		Φ	
13. Other monthly				<b>"</b> —		Φ	
				Φ		<b>\$</b>	
(Specify)				Ψ—		Ψ ———	
				\$		\$	
14 CIDEOTAL A	NE I INDO <i>E</i> DI	IIDOUCH 12		¢		Φ.	
14. SUBTOTAL O				<u> </u>		\$	
15. AVERAGE M	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)	)	\$	3,326.19	\$	
16. COMBINED	AVERAGE MO	ONTHLY INCOME: (Combine column totals	from line 15:				
		otal reported on line 15)	10,		\$	3.326.1	9

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

Document

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(If known)

IN RE Mayfield-Henderson, Tasha

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Debtor(s)

\_ Case No. \_\_

a. Are real estate taxes included? Yes No List property insurance included? Yes No List No List property insurance included? Yes No List No List Property No List N	SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)	
expenditures labeled "Spouse."  1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes No Low B. Is property insurance included? Yes No Low B. Is property Is property S. Is propert	quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deduct	payments made biweekly, ions from income allowed
a. Are real estate taxes included? Yes No List property insurance included? Yes No List No List property insurance included? Yes No List No List Property No List N		separate schedule of
b. Is property insurance included? Yes No	1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,000.00
2. Utilities:  a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other Haircuts/ personal hygiene Internet  3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health  150.00  \$ 150.00  \$ 200		
a. Electricity and heating fuel       \$ 150.00         b. Water and sewer       \$ 175.00         c. Telephone       \$ 20.00         d. Other Haircuts/ personal hygiene Internet       \$ 20.00         3. Home maintenance (repairs and upkeep)       \$ 200.00         4. Food       \$ 200.00         5. Clothing       \$ 50.00         6. Laundry and dry cleaning       \$ 40.00         7. Medical and dental expenses       \$ 19.00         8. Transportation (not including car payments)       \$ 100.00         9. Recreation, clubs and entertainment, newspapers, magazines, etc.       \$ 100.00         10. Charitable contributions       \$ 11. Insurance (not deducted from wages or included in home mortgage payments)         a. Homeowner's or renter's       \$ 50.00         b. Life       \$ 50.00         c. Health       \$ 50.00		
b. Water and sewer c. Telephone d. Other Haircuts/ personal hygiene Internet  3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health  5. Cood 5. Clothing 5. Clothing 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 9. Clothitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health		
c. Telephone       \$ 175.00         d. Other Haircuts/ personal hygiene Internet       \$ 50.00         3. Home maintenance (repairs and upkeep)       \$ 200.00         4. Food       \$ 200.00         5. Clothing       \$ 50.00         6. Laundry and dry cleaning       \$ 40.00         7. Medical and dental expenses       \$ 19.00         8. Transportation (not including car payments)       \$ 100.00         9. Recreation, clubs and entertainment, newspapers, magazines, etc.       \$ 10.00         10. Charitable contributions       \$ 10.00         11. Insurance (not deducted from wages or included in home mortgage payments)       \$ 50.00         a. Homeowner's or renter's       \$ 50.00         b. Life       \$ 50.00         c. Health       \$ 50.00		I — — — — — — — — — — — — — — — — — — —
d. Other Haircuts/ personal hygiene \$50.00 Internet \$20.00 S\$  3. Home maintenance (repairs and upkeep) \$200.00 S\$  4. Food \$200.00 S\$  5. Clothing \$50.00 S\$  6. Laundry and dry cleaning \$40.00 S\$  7. Medical and dental expenses \$19.00 S\$  8. Transportation (not including car payments) \$100.00 S\$  9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$10. Charitable contributions \$11. Insurance (not deducted from wages or included in home mortgage payments) \$11. Insurance (not deducted from wages or included in home mortgage payments) \$10.00 S\$  a. Homeowner's or renter's \$10.00 S\$  b. Life \$1.00 S\$  c. Health \$1.00 S\$  5.00 S\$  5.00 S\$  5.00 S\$  5.00 S\$  5.00 S\$  6.00 S\$		
Internet         \$ 20.00           3. Home maintenance (repairs and upkeep)         \$           4. Food         \$ 200.00           5. Clothing         \$ 50.00           6. Laundry and dry cleaning         \$ 40.00           7. Medical and dental expenses         \$ 19.00           8. Transportation (not including car payments)         \$ 100.00           9. Recreation, clubs and entertainment, newspapers, magazines, etc.         \$           10. Charitable contributions         \$           11. Insurance (not deducted from wages or included in home mortgage payments)         \$           a. Homeowner's or renter's         \$           b. Life         \$           c. Health         \$		
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health  \$ 200.00 \$		\$ 20.00
4. Food \$200.00 5. Clothing \$50.00 6. Laundry and dry cleaning \$40.00 7. Medical and dental expenses \$19.00 8. Transportation (not including car payments) \$100.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$10. Charitable contributions \$11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's \$50.00 b. Life \$50.00 c. Health		\$
6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health		\$ 200.00
7. Medical and dental expenses \$ 19.00 8. Transportation (not including car payments) \$ 100.00 9. Recreation, clubs and entertainment, newspapers, magazines, etc. \$ 10. Charitable contributions \$ 11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	5. Clothing	\$ 50.00
8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health		\$ 40.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions  11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health  \$		\$ <b>19.00</b>
10. Charitable contributions \$		\$100.00
11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's  b. Life  c. Health		\$
a. Homeowner's or renter's b. Life c. Health \$		\$
b. Life \$ c. Health		¢
c. Health		\$
		\$
1 TO:01	d. Auto	\$ 145.00
e. Other\$		\$
\$		\$
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) \$	(Specify)	_ \$
\$		_ \$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		Φ 400.00
		\$439.00
b. Other\$	b. Other	- <sup>‡</sup>
14. Alimony, maintenance, and support paid to others	14 Alimony maintenance and support paid to others	- \$
15. Payments for support of additional dependents not living at your home \$		
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$
		\$ 400.00
Student Loan Payment \$ 550.00	Student Loan Payment	\$550.00
\$		. \$
19 AVED ACE MONITHI V EVDENCES (Total lines 1-17 Deport also on Summers of Schedules and if	19 AVED ACE MONTHI V EVDENCES (Total lines 1 17 Deport also on Summore of Sahadulas and if	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data. \$ 3,338.00		\$ 3,338.00
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	applicable, on the Statistical Summary of Certain Elabilities and Related Data.	φ <u>0,000.00</u>
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: <b>None</b>		is document:

# 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$_	3,326.19
b. Average monthly expenses from Line 18 above	\$_	3,338.00
c. Monthly net income (a. minus b.)	\$_	-11.81

Document

Page 28 of 33

IN RE Mayfield-Henderson, Tasha

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Debtor(s)

(If known)

Case No.

### DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **16** sheets, and that they are true and correct to the best of my knowledge, information, and belief. Date: **January 5, 2010** Signature: /s/ Tasha Mayfield-Henderson Debtor Tasha Mayfield-Henderson Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.) If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief. Signature:

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

 $_{B7}$  (Official FoCase 10)-00257

Doc 1

Filed 01/05/10

Entered 01/05/10 22:27:47

Desc Main

Document Page 29 of 33 **United States Bankruptcy Court** 

Northern District of Illinois

IN RE:	Case No
Mayfield-Henderson, Tasha	Chapter 7
Debtor(s)	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2009: approx. \$47,610.00; 2008: approx. \$49,094.00; and 2007: approx. \$49,495.00.

### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

 $\checkmark$ 

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Timothy K. Liou, Esq. Suite 361 575 West Madison Street Chicago, IL 60661-2614

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 12/30/09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,895.00

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

List all property owned by another person that the debtor holds or controls.

 $\checkmark$ 

### 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

### 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

#### Entered 01/05/10 22:27:47 Case 10-00257 Doc 1 Filed 01/05/10 Page 32 of 33 Document

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpaver identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None  $\checkmark$ 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: January 5, 2010	Signature /s/ Tasha Mayfield-Henderson	
	of Debtor	Tasha Mayfield-Henderson
Date:	Signature of Joint Debtor (if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

 $\begin{array}{c} \text{Case 10-00257} \\ \text{B8 (Official Form 8) } \text{(12/08)} \end{array}$ 

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# Filed 01/05/10 Entered 01/05/10 22:27:47 Desc Main Document Page 33 of 33 United States Bankruptcy Court Northern District of Illinois

IN RE:		Case No		
Mayfield-Henderson, Tasha		Chapter 7		
Ţ	Debtor(s)		•	
CHAPTER 7 II	NDIVIDUAL DEBTO	OR'S STATEMENT (	OF INTENTION	
<b>PART A</b> – Debts secured by property of the estate. Attach additional pages if necessar		e fully completed for <b>EAC</b>	CH debt which is secured by property of the	
Property No. 1				
Creditor's Name: Capital One Auto Finance		Describe Property Sec 2008 Chevrolet Impal	curing Debt: a w/ 40k miles, good condition	
Property will be (check one):  ☐ Surrendered				
If retaining the property, I intend to (checomology)  Redeem the property  Reaffirm the debt  Other Freeling	ck at least one):	(Fau annua		
Other. Explain		(for exan	nple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claimed	l as exempt			
Property No. 2 (if necessary)				
Creditor's Name:		Describe Property Securing Debt:		
Property will be (check one):  Surrendered Retained				
If retaining the property, I intend to (checon Redeem the property Reaffirm the debt Other. Explain	ck at least one):	(for exan	apple, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one):  Claimed as exempt Not claimed	d as exempt			
PART B – Personal property subject to une additional pages if necessary.)	expired leases. (All three c	columns of Part B must be	completed for each unexpired lease. Attach	
Property No. 1				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
Property No. 2 (if necessary)				
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2):  Yes No	
continuation sheets attached (if any)				
I declare under penalty of perjury that personal property subject to an unexpir		intention as to any prop	perty of my estate securing a debt and/or	
Date: January 5, 2010	/s/ Tasha Mayfield-l	Henderson		
	Signature of Debtor			

Signature of Joint Debtor